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(54) **COMMUNICATIONS NETWORK
INTERFACE FOR USER FRIENDLY
INTERACTIVE ACCESS TO ONLINE
SERVICES**

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patent shall be extended for 0 days.

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(52) U.S. Cl. **705/26; 705/27**

(58) **Field of Search** **705/16.8, 17, 26,
705/34, 33, 37, 38, 27; 379/34, 74, 81-82,
93.12, 100.06, 100.14, 100.15, 106.09,
164, 204, 268, 88.17, 88.18**

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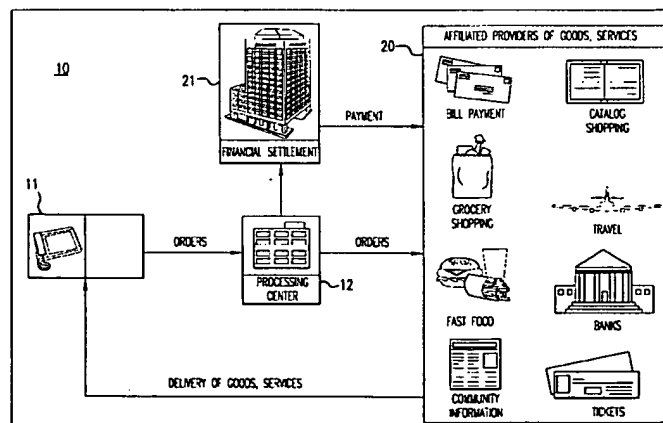
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(57) **ABSTRACT**

In a communications network for accessing an account,
conducting a transaction, obtaining services or obtaining
information from a remote location, a programmable user
interface is adapted to provide a multiplicity of separate
choices perceptible to a user on a user operable terminal. The
terminal is capable of registering for transmission to a
service platform, a user's input to the terminal correspond-
ing to at least one choice from the multiplicity, including
banking, bill paying, shopping, travel, flowers and gifts and
information. The user interface includes means for commu-
nicating the user selected choice to a service platform,
means for communicating by voice, TDD or data transmis-
sion through the service platform, and means in the terminal
for permitting the user to communicate directly by at least
one of an interactive voice, TDD or data transmission
communication with respect to a provider in the user's
selection from the multiplicity.

8 Claims, 11 Drawing Sheets



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TITLE: Communications network interface for user friendly interactive access to online services

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Once the user chooses the account to review, the balance and overall status of that account appears on the screen. An example of this screen is shown in FIG. 5. The type of information will vary according to the type of account. For example, for a checking account, the information includes the balance, last statement date, interest received and checking reserve available (**overdraft protection**). By comparison, the information on an installment loan includes: loan amount, balance, term, maturity date, collateral and next payment date. An example of a screen containing the information on an installment loan is shown in FIG. 6. The user may make payments on the installment loan through the bill paying service of the present invention.